▼ Resolve child identity theft.

- Follow the usual steps for What To Do Right Away and What To Do Next with 2 exceptions:
 - When requesting a credit report, ask for a search based only on your child's Social Security number (SSN). You'll need to do this by phone or email:
 - Equifax 1-800-525-6285
 - Experian 1-888-397-3742
 - TransUnion.com childidtheft@transunion.com

The SSN-only search means that any items associated with your child's SSN are included in the report -- even if the thief used your child's SSN with a different name.

Because a minor cannot legally agree to contracts, any debts on your child's credit report are fraudulent by definition.